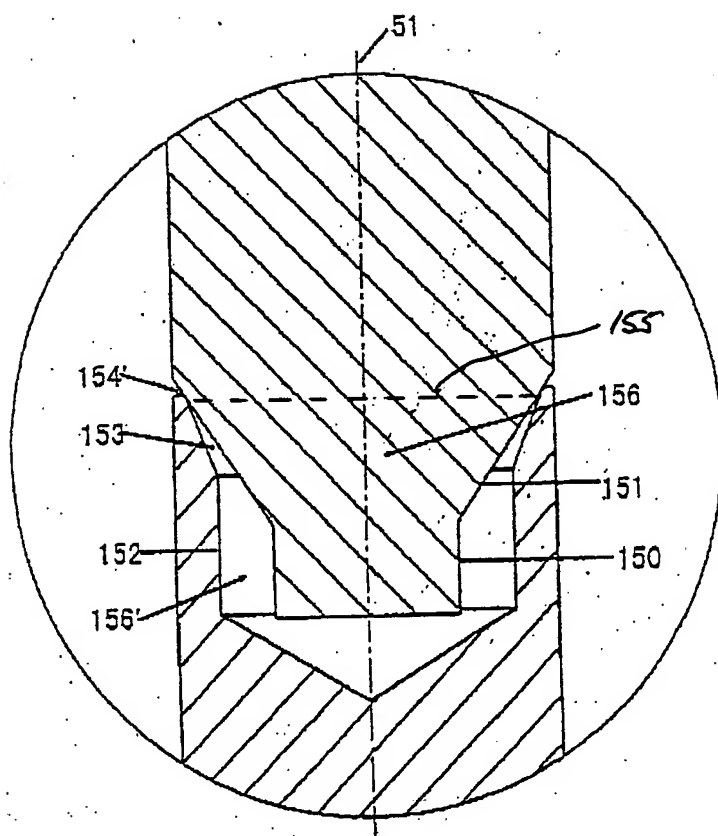
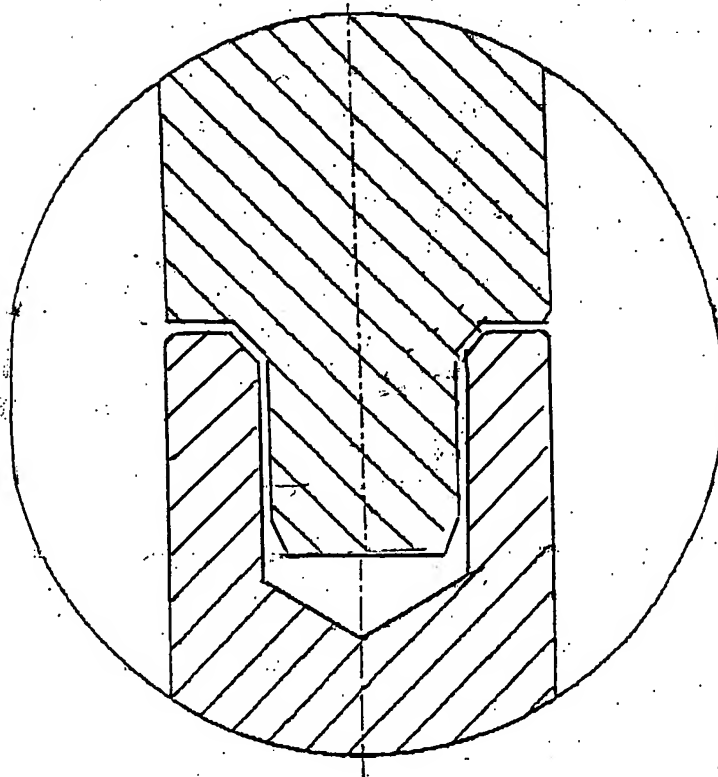


APPENDIX A



APPLICANT



KISSEL